IN THE CLAIMS

Please amend the claims as set forth below.

A listing of the status of all claims 1-20 in the present patent application is provided below:

1.   (**Currently Amended**) A <u>computer-implemented</u> process for applying for and obtaining universal mortgage lender underwriting approval for an individual, the process comprising:

receiving mortgage approval application data from an end user device, wherein the mortgage approval application data is entered into the end user device by a borrower;

creating a plurality of mortgage approval applications comprising the mortgage approval application data, wherein the plurality of mortgage approval applications are created without intervention from the borrower;

bypassing a lender and forwarding the plurality of mortgage approval applications to a plurality of mortgage underwriting systems, wherein each mortgage underwriting system receives at least one of the plurality of mortgage approval applications;

receiving at least one decision from at least one of the plurality of mortgage underwriting systems, the at least one decision based on the mortgage approval application; and

forwarding the at least one decision to the borrower device, wherein the borrower may then present the at least one decision to at least one lender.

2.   (Original) The process according to claim 1, wherein the step of creating a plurality of mortgage approval applications further comprises formatting each mortgage approval application based on formatting for each mortgage underwriting system; and

wherein the step of forwarding the plurality of mortgage approval applications further

comprises forwarding to each mortgage underwriting system the mortgage approval application created in the format for that mortgage underwriting system.

3. (Original) The process according to claim 1, wherein the at least one decision comprises a universal approval of a mortgage loan program and terms and conditions of the mortgage loan program.

4. (Original) The process according to claim 3, wherein the at least one decision further comprises a decision format selected by the individual, wherein the individual selects at least one of the group of:

a) the terms and conditions from a predetermined underwriting system;

b) a link for connecting the at least one mortgage approval application decision to an appropriate lender; and

c) a link for accessing an appropriate lenders website.

5. (Original) The process according to claim 3, wherein the mortgage approval application decision further comprises a universal non-limited mortgage approval.

6. (Original) The process according to claim 1, wherein the at least one decision comprises a decision format selected by the individual, wherein the individual selects at least one of the group of:

a) the terms and conditions from a predetermined underwriting system;

b) a link for connecting the at least one mortgage approval application decision to an appropriate lender; and

c) a link for accessing an appropriate lenders website.

7. (Original) The process according to claim 1, wherein the mortgage approval application decision further comprises a universal non-limited mortgage approval.

8.   (Original) The process according to claim 1, further comprising the step of presenting a questionnaire to the individual, wherein the mortgage approval application data received is generated at the end user device in response to the questionnaire.

9.   (Original) The process according to claim 1, wherein the mortgage approval application decision facilitates obtaining a mortgage loan from a financial lender.

10.   (**Currently Amended**) A system for applying for and obtaining universal multiple mortgage lender underwriting approval for an individual, the system comprising:

a receiver device for receiving mortgage approval application data from a borrower device, wherein the mortgage approval application data is entered into the borrower device by an individual borrower;

an application creating module executed on a computer for creating a plurality of mortgage approval applications comprising the mortgage approval application data, wherein the application creating module creates the plurality of mortgage approval applications without intervention from the borrower;

a forwarding module executed on a computer for bypassing a lender and forwarding the plurality of mortgage approval applications to a plurality of mortgage underwriting systems, wherein each mortgage underwriting system receives at least one of the plurality of mortgage approval applications;

a receiving module executed on a computer for receiving at least one decision from at least one of the plurality of mortgage underwriting systems, the at least one decision based on the mortgage approval application; and

a transmitter forwarding device for forwarding the at least one decision to the borrower device, wherein the borrower may then present the at least one decision to at least one lender.

11.   (Original) The system according to claim 10, wherein creating a plurality of mortgage approval applications further comprises formatting each mortgage approval application based on the format required by each mortgage underwriting system; and

wherein forwarding the plurality of mortgage approval applications further comprises forwarding to each mortgage underwriting system the mortgage approval application created in the format for that mortgage underwriting system.

12.   (Original) The system according to claim 10, wherein the at least one mortgage approval application decision comprises a universal approval, a mortgage loan program and the terms and conditions of the mortgage loan program.

13.   (Original) The system according to claim 12, wherein the at least one decision further comprises a decision format selected by the individual, wherein the individual selects at least one of the group of:

a) the terms and conditions from a predetermined underwriting system;

b) a link for connecting the at least one mortgage approval application decision to an appropriate lender; and

c) a link for accessing an appropriate lenders website.

14.   (Original) The system according to claim 12, wherein the mortgage decision further comprises a universal non-limited mortgage approval.

15.   (Original) The system according to claim 10, wherein the at least one decision comprises a decision format selected by the individual, wherein the individual selects at least one of the group of:

a) the terms and conditions from a predetermined underwriting system;

b) a link for connecting the at least one mortgage approval application decision to an

appropriate lender; and

c) a link for accessing an appropriate lenders website.

16.   (Original) The system according to claim 10, wherein the mortgage decision further comprises a universal non-limited mortgage approval.

17.   (Original) The system according to claim 10, further comprising a questions module for presenting a questionnaire to the individual, wherein the mortgage approval application data received is generated at the end user device in response to the questionnaire.

18.   (Original) The system according to claim 10, wherein the mortgage approval application decision facilitates obtaining a mortgage loan from a financial lender.

19.   (**Currently Amended**) A computer-implemented process for applying for and obtaining universal mortgage lender underwriting approval for an individual, the process comprising:

receiving mortgage approval application data from an end user device, wherein the mortgage approval application data is entered into the end user device by a borrower;

creating a plurality of mortgage approval applications comprising the mortgage approval application data, wherein the plurality of mortgage approval applications are created without intervention from the borrower;

bypassing a lender and forwarding the plurality of mortgage approval applications to a plurality of mortgage underwriting systems, wherein each mortgage underwriting system receives one of the plurality of mortgage approval applications;

receiving at least one decision from at least one of the plurality of mortgage underwriting systems, wherein the at least one decision is based on the mortgage approval application; and

forwarding the at least one decision to the borrower device, wherein the at least one

decision comprises at least one universal approval, designation of at least one mortgage loan

program, the terms and conditions of the designated at least one mortgage program, and an

indication of the best fit mortgage loan program for the borrower, and wherein the borrower may

then present the at least one decision to at least one lender.

20.   (**Currently Amended**) A system for applying for and obtaining universal

multiple mortgage lender underwriting approval for an individual, the system comprising:

a receiver device for receiving mortgage approval application data from a borrower

device, wherein the mortgage approval application data is entered into the borrower device by an

individual borrower;

an application creating module <u>executed on a computer</u> for creating a plurality of

mortgage approval applications comprising the mortgage approval application data wherein

creating the plurality of mortgage approval applications includes formatting a mortgage approval

application depending on the requirements of a mortgage underwriting system, and wherein the

application creating module creates the plurality of mortgage approval applications without

intervention from the borrower;

a forwarding module <u>executed on a computer</u> for bypassing a lender and forwarding the

plurality of mortgage approval applications to a plurality of mortgage underwriting systems,

wherein each mortgage underwriting system receives the mortgage approval application created

in the format required for that mortgage underwriting system;

a receiving module <u>executed on a computer</u> for receiving at least one decision from at

least one of the plurality of mortgage underwriting systems based on the mortgage approval

application; and

a transmitting device for forwarding the at least one decision to the borrower device, wherein the decision comprises at least one universal approval, designation of at least one mortgage loan program, the terms and conditions of the designated at least one mortgage program, and an indication of the best fit mortgage loan program for the borrower, and wherein the borrower may then present the at least one decision to at least one lender.